

**INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER CREDIT FEES (IC 28-11-3-5)  
EFFECTIVE JULY 1, 2016 TO JUNE 30, 2017**

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Licensed Lender, First Lien Mortgage				
	Application /Initial license	\$1,000 <sup>1</sup>	IC 24-4.4-2-402(8)(a)	
	Renewal Fee	\$1,000	IC 24-4.4-2-402(8)(b)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.4-2-402(9)	
	Hourly Exam Fee	\$80 <sup>2</sup>	IC 24-4.4-2-402(8)(c)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.4-3-104(6)	If paid after 60 Days
Licensed Lender, Subordinate Lien Mortgage				
	Application /Initial license	\$1,000 <sup>3</sup>	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	\$1,000	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 <sup>4</sup>	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days
Licensed Lender				
	Application /Initial license	\$1,000	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	\$1,000 or Volume Fee Due at \$4/\$100,000 <sup>5</sup>	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 <sup>6</sup>	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days
Credit Sellers/Lessor				
	Application Fee	N/A	N/A	
	Renewal Fee	Volume Fee Due at \$4/\$100,000 <sup>7</sup>	IC 24-4.5-6-203(1)	January 31 each year
	Renewal Late Fee	N/A	N/A	
	Hourly Exam Fee	\$80 <sup>8</sup>	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days
Depository Institutions				
	Application Fee	N/A	N/A	
	Renewal Fee	Volume Fee Due at \$4/\$100,000	IC 24-4.5-6-203(1)	January 31 each year
	Renewal Late Fee	N/A	N/A	
	Hourly Exam Fee	N/A	N/A	

<sup>1</sup> Fee waived if applicant's mortgage loan originators are exempt from licensure by 750 IAC 9-3-1(h)(2)(i)

<sup>2</sup> Exam Fee may be offset by license and renewal fees paid. First \$1,200 of exam fee is waived plus \$600 of exam fee waived per additional location examined.

<sup>3</sup> Fee waived if applicant's mortgage loan originators are exempt from licensure by 750 IAC 9-3-1(h)(2)(i)

<sup>4</sup> Exam Fee may be offset by license fees and renewal fees paid (see IC 24-4.5-6-106(3)(b)). First \$1,200 of exam fee is waived plus \$600 of exam fee waived per additional location examined.

<sup>5</sup> Volume Fee unit cost is established under IC 28-11-3-5, volume fee may be offset by license fee per IC 24-4.5-6-203(4)

<sup>6</sup> Same as footnote 4.

<sup>7</sup> Volume Fee unit cost is established under IC 28-11-3-5

<sup>8</sup> Same as footnote 4.

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Licensed Lender, Small Loan Lenders				
	Application Fee	\$2,000 + \$750 / extra locations	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	\$2,000 + \$750 / extra locations, \$10,000 Maximum	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 <sup>9</sup>	IC 24-4.5-3-503(8)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-3-503(9)	If paid after 60 Days
Rental Purchase Providers				
	Application Fee	\$600	IC 24-7-8-4(a)(1)	
	Renewal Fee	\$500 + \$250 / extra locations, \$10,000 Maximum	IC 24-7-8-4(a)(2)	January 31 each year
	Renewal Late Fee	\$20 Per Day Maximum	IC 24-7-8-4(c)	
	Hourly Exam Fee	\$80 <sup>10</sup>	IC 24-7-8-4(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-7-7-2(h)	If paid after 60 Days
Debt Management Company				
	Application Fee	\$600	IC 28-1-29-3(d)	
	Renewal Fee	\$600	IC 28-1-29-3(d)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 28-1-29-3(d)	
	Hourly Exam Fee	\$80 <sup>11</sup>	IC 28-1-29-10.5(d)(2)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-1-29-10.5(d)(2)	If paid after 60 Days
Pawnbroking				
	Application Fee	\$1,000 + \$500 / extra locations	IC 28-7-5-5(a)	
	Renewal Fee	\$1,000 + \$500 / extra locations, \$10,000 Maximum	IC 28-7-5-5(a) & 28-7-5-11(a)(1)	June 1 each year
	Renewal Late Fee	\$20 Per Day	IC 28-7-5-11(b)(2)	
	Hourly Exam Fee	\$80 <sup>12</sup>	IC 28-7-5-15(a)(2)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-7-5-16(a)	If paid after 60 Days
Money Transmitter				
	Application Fee	\$1,000	IC 28-8-4-32(a)	
	Renewal Fee	\$1,000	IC 28-8-4-37	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 28-8-4-38(b)(2)	
	Hourly Exam Fee	\$80 <sup>13</sup>	IC 28-8-4-41(e)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-8-4-41(e)	If paid after 60 Days

<sup>9</sup> Same as footnote 2

<sup>10</sup> Same as footnote 2

<sup>11</sup> Same as footnote 2

<sup>12</sup> Same as footnote 2

<sup>13</sup> Same as footnote 2

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Check Cashers				
	Application Fee	\$600	IC 28-8-5-11(c)	
	Renewal Fee	\$500 + \$250 / extra locations, \$2,000 Maximum	IC 28-8-5-15(a)(1)	August 1 each year
	Renewal Late Fee	\$20 Per Day	IC 28-8-5-15(b)((2)	
	Hourly Exam Fee	\$80 <sup>14</sup>	IC 28-8-5-19(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-8-5-19(b)	If paid after 60 Days
GAP Administrators				
	Application Fee	\$1,000		
	Renewal Fee	\$600 + \$10 per creditor, \$2,000 Maximum		June 1 each year
	Renewal Late Fee	\$20 Per Day		
	Hourly Exam Fee	\$80 <sup>15</sup>		
Debt Cancellation Programs				
	Application Fee	\$1,000		
	Renewal Fee	\$600 + \$10 per Depository Inst, \$2,000 Max.		June 1 each year
	Renewal Late Fee	\$20 Per Day		
	Hourly Exam Fee	\$80 <sup>16</sup>		
Mortgage Loan Originator				
	Application Fee	\$50	750 IAC 9-3-2(h)(1)	
	Renewal Fee	\$50	750 IAC 9-3-2(h)(2)	December 31 each year
	Hourly Exam Fee	\$80 <sup>17</sup>	750 IAC 9-3-2(h)(3)	
Hoosier Traditional Mortgage				
	Certification Fee	\$50	IC 24-5-23.6-9(b)(4)	
	Recertification Fee	\$50	IC 24-5-23.6-9(b)(4)	July 1 each year

<sup>14</sup> Same as footnote 2

<sup>15</sup> Same as footnote 2

<sup>16</sup> Same as footnote 2

<sup>17</sup> Same as footnote 2